

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND**

MAYOR AND CITY COUNCIL OF
BALTIMORE, et al.,

Plaintiffs,

vs.

CONSUMER FINANCIAL PROTECTION
BUREAU, et al.,

Defendants.

Civil Action No. 1:25-cv-00458-ABA

DECLARATION OF J. STERLING MOORE

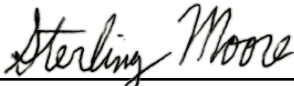
I, J. Sterling Moore, declare as follows:

Background

1. I am over eighteen years old, of sound mind, and fully competent to make this declaration. I also have personal knowledge of the factual statements contained herein.
2. The Consumer Financial Protection Bureau's website, consumerfinance.gov, instructs that if "you can't submit online, you can submit a complaint over the phone by calling us at (855) 411-CFPB (2372), toll free, 8 a.m. to 8 p.m. ET, Monday through Friday."
3. On Wednesday, February 12, 2025, around 6:10 p.m. ET, I called the CFPB's complaint phone line at (855) 411-2372.

4. After listening to an automated introductory message, I navigated the phone menu and selected the number indicated for people who have submitted or want to submit complaints.
5. An automated message then told me I had contacted them after hours, and that I could reach them through the same number between 8 a.m. and 8 p.m. ET, Monday through Friday.
6. I was unable to reach a live operator or otherwise begin the process of submitting a complaint over the CFPB's toll-free phone line, despite calling within the stated hours.

Executed: February 12, 2025

By: 
J. Sterling Moore
Counsel
Democracy Forward Foundation